

EXHIBIT F



1/26/2015

Loan Number: 7143589039

William R Overdeep

1621 Old Smithfield Rd
N Smithfield, RI 02896

Property Address:
1621 Old Smithfield Rd
North Smithfield, RI 02896

IMPORTANT INFORMATION ABOUT YOUR LOSS MITIGATION APPLICATION
— PLEASE READ CAREFULLY

Dear Customer(s),

We have reviewed your loss mitigation application and the financial information you provided. Your loan has been evaluated for all loss mitigation options available, including, but not limited to, the Home Affordable Modification Program ("HAMP"). Based on a careful review of the information you provided, we are not able to offer any modifications at this time for the following reasons:

We are unable to offer you a Home Affordable Modification because: The Owner of your loan does not allow modifications. Please note, not all eligibility factors were evaluated.

We are unable to offer you a Shared Appreciation Modification because: Unfortunately, the owner of your loan does not allow loan modifications. Please note, not all eligibility factors were evaluated.

We are unable to offer you a proprietary modification because: Unfortunately, the owner of your loan does not allow loan modifications. Please note, not all eligibility factors were evaluated.

According to our records, Wells Fargo Bank Corporate Trust Services is the owner of your loan.

Because we were unable to approve your loan for any of our modification options, we have also evaluated your loan for other foreclosure alternatives. We have conditionally approved your application to be entered into a marketing period for a short sale.*

In order to accept the offer, we must receive the following documents within 30 days of the date of this letter:

Executed Listing Agreement.

Executed Purchase Contract.

Preliminary HUD-1 Settlement Statement.

The buyer's proof of funds or financing pre-approval letter.

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Please fax the requested documents to 1-866-709-4744 or email to SS@Ocwen.com.

In the event you accept this offer, please note that final approval will be conditioned upon receipt of the following from the necessary third parties:

An independent valuation of the property that verifies that the purchase price is greater than or equal to the fair market value of the property.

Verification that closing costs associated with the transaction are reasonable and customary.

If applicable, approval from the investor or mortgage insurer of your loan to proceed with the transaction.

This offer is conditional and does not guarantee final approval.

After receipt of all required documentation, we will complete a review of your financial hardship, the loan terms, investor requirements, and mortgage insurance requirements, if applicable. We will also work with you to complete an independent valuation review. A valuation agent will contact you or your designated agent for access to the property so that the valuation agent can set up an appointment.

Once the valuation is completed, we will contact you or your designated agent to discuss the list price or third-party short sale offer. If an offer is present, and after all documents have been received as well as the valuation of the property, we will issue a decision within 30 calendar days. If we approve and send an offer, you will have 14 calendar days from the date of receipt to provide signed written acceptance of the offer. Failure to perform all actions required to accept the Short Sale offer will be deemed a rejection.

*A short sale occurs when the fair market value of the property is less than the total payoff of the loan and the mortgage servicer agrees to accept the sale proceeds as final satisfaction of indebtedness.

What you should do if you disagree with the reason(s) for non-approval and want to appeal?

If you disagree with the reason(s) for non-approval, you have the right to appeal. To appeal, you have 30 days from the date of this notice to send a written explanation and supporting documentation to substantiate your findings. Please email a copy of this letter along with any supporting documents to escalatedcases@ocwen.com or mail to:

Ocwen Loan Servicing, LLC,
Escalations Department,
P.O. Box 785061,
Orlando, FL 32878-5061.

No foreclosure sale will be conducted and you will not lose your home during this 30-day period. However, please note the foreclosure sale may not be suspended for this 30-day period if, despite our reasonable attempts to delay the sale, the court with jurisdiction over the foreclosure proceedings, or the bankruptcy court in a bankruptcy case, or the public official charged with carrying out the sale fails or refuses to halt the sale.

If you choose to appeal our decision, any loss mitigation options that are offered to you in this notice, if any, will remain available pending the outcome of your appeal. At that time, we will provide you with a new notice detailing how to accept an offer of loss mitigation.

If you wait to accept the loss mitigation options that are offered to you in this notice, if any, until after receiving our appeal decision, your loan will become more delinquent. Any unpaid interest, and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your mortgage loan during the appeal. In that event, the payment amounts and due dates of the initial offer may be adjusted.

New York Residents: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-877-BANK-NYS (226-5697) or www.dfs.ny.gov.

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North Carolina Residents: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

If you have any questions, please contact us at (800) 746-2936. We are available Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm or Sunday 9:00 am to 9:00 pm ET.

KARTHIK K has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

If you would like to submit a qualified written request, a notice of error, or a request for information you must use the following address:

Research Department
PO Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

Ocwen Loan Servicing, LLC

FOR ADDITIONAL ASSISTANCE

When you are experiencing a financial hardship, housing counseling may be a way to help you manage your finances. We urge you to contact HUD approved agencies to obtain assistance in keeping your home. This assistance is available at no charge. For specific guidance on this notice or information related to the Home Affordable Modification Program, ask the counselor for MHA HELP.

HUD Approved Housing Counseling	1-800-569-4287	www.HUD.gov
Homeowner's HOPE Hotline Number	1-888-995-4673	www.hopenow.com
Making Home Affordable Program		www.makinghomeaffordable.gov
Fannie Mae Assistance Program		www.knowyouroptions.com

Call our Customer Care Center at 1-800-746-2936 to discuss your options. You can get information about any of these Alternatives to Foreclosure, and you can set up time to meet with your Relationship Manager, KARTHIK K. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

For Borrowers in New York:

The New York State Department of Financial Services website provides detailed information about programs and services that are available to provide you with assistance in avoiding foreclosure.

<http://www.dfs.ny.gov/>

For Borrowers in North Carolina:

The North Carolina Commissioner of Banks website provides resources related to avoiding foreclosure. To access these resources, click on the "Need Foreclosure Help?" link on the homepage.

<http://www.nccob.gov/public/>

For Borrowers in Massachusetts:

The Massachusetts Attorney Generals HomeCorps program is available to assist eligible borrowers with obtaining a loan modification. The HomeCorps program may be contacted at:

Phone: (617) 573-5333

TTY: (617) 727-4765

www.mass.gov/ago/homecorps

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